IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

IN RE:)	CHAPTER 7 CASE
FETYOU, HERMIZ Z.)	
)	CASE NO. 05-57953 CPJ
)	
)	JUDGE JACQUELINE P. COX
	Debtor(s))	

TRUSTEE'S FINAL REPORT

To: THE HONORABLE BANKRUPTCY JUDGE JACQUELINE P. COX

NOW COMES BRADLEY J. WALLER, Trustee herein, and respectfully submits to the Court and to the United States Trustee his Final Report in accordance with 11 U.S.C. §704(9).

- 1. A Petition under Chapter 7 of the US Bankruptcy Code was filed by the above named debtors on 10/15/05. BRADLEY J. WALLER was appointed as the Chapter 7 trustee on 10/15/05. The Trustee's bond in this case is included as part of the Trustee's blanket bond.
- 2. The Trustee certifies that he has concluded the administration of this estate and has performed the duties enumerated in Section 704 of the Bankruptcy Code. The nonexempt assets of the estate have either been converted to cash, disposed of under orders of this Court, or are sought to be abandoned by the Trustee; there is no other property belonging to the estate; there are no matters pending or undetermined; claims have been reviewed; and all claim objections have been resolved to the best of the Trustee's knowledge. The Trustee certifies that this estate is ready to be closed. The tasks performed by the Trustee are set forth on Exhibit A.
- 3. The disposition of estate property is set forth in Exhibit B. The scheduled value of property abandoned is \$650.00. The property abandoned, or sought to be abandoned, along with the reasons for such abandonment, is described in Exhibit B.
- 4. A summary of the Trustee's Final Report as of September 7, 2008 is as follows:

a.	RECEIPTS (See Exhibit C)	17,440.04
b.	DISBURSEMENTS (See Exhibit C)	2,279.95
c.	NET CASH available for distribution	15,160.09
d.	TRUSTEE/PROFESSIONAL COSTS	
	1. Trustee compensation requested	2,494.00
	(See Exhibit E)	

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2.	Trustee Expenses (See Exhibit E)	390.62
3.	Compensation requested by attorney or other	
	professionals for trustee (See Exhibit F)	981.25

- 5. The Bar Date for filing unsecured claims expired on <u>05/02/06</u>.
- 6. All claims filed in this case with the Clerk of the Bankruptcy Court have been reviewed by the Trustee (see Exhibit D). The actual dollar amount of claims allowed and/or requested for this estate is as follows:

a.	Allowed unpaid Secured Claims	0.00
b.	Chapter 7 Administrative and 28 U.S.C. §1930 Claims	3,865.87
c.	Allowed Chapter 11 Administrative Claims	0.00
d.	Allowed Priority Claims	0.00
e.	Allowed Unsecured Claims	83,929.12

- 7. Trustee proposes that unsecured creditors receive a distribution of 13.46% of allowed claims.
- Total fees and expenses previously awarded to Trustee's counsel, accountant or other professional 8. was \$2,267.65. Trustee's attorneys, accountants, or other professional's fees and expenses requested but not yet allowed is \$981.25. The total of Chapter 7 professional fees and expenses requested for final allowance is \$3,865.87 (A summary of the professional fees and expenses previously requested is attached hereto as Exhibit G).
- 9. A fee of \$2,291.00 was paid to Debtor's counsel for services rendered in connection with this case, and no basis appears to request an examination of those fees pursuant to 11 U.S.C. §329.

WHEREFORE, the Trustee certifies under penalty of perjury that the above statements are true and correct and requests the Court to provide for notice and a hearing pursuant to 11 U.S.C. §§330(a), 502(b) and 503(b). The Trustee further requests that the Court award final compensation and reimbursement of expenses and make final allowance of the administrative claims and expenses stated in this Report and for such other relief as the Court shall deem proper.

RESPECTFULLY SUBMITTED:

Dated: September 7, 2008 By: <u>/s/ Bradley J. Waller</u> BRADLEY J. WALLER, TRUSTEE KLEIN, STODDARD, BUCK, WALLER

2045 ABERDEEN COURT

SYCAMORE, IL 60178

Hermiz Z. Fetyou 05-57953

TASKS PERFORMED BY TRUSTEE

The Trustee reviewed the Debtor's Schedule of Assets and Liabilities and Statements of financial Affairs. The Trustee conducted an examination of the Debtor at the Section 341 meeting of creditors. The Trustee discovered that the debtor had pre-filing, operated a Quizno's Restaurant. The debtor owned the restaurant equipment. With court approval the equipment was auctioned.

The Trustee prepared semi-annual reports to the United States Trustee's Office.

The Trustee managed the estate's cash on hand. This included investing the estate's funds in interest bearing accounts and maintaining a report of cash receipts and disbursements.

The Trustee examined the Debtor's records in an effort to identify additional assets available to the estate for liquidation and to verify the disposition of assets.

The Trustee attended to tax issues concerning the estate by filing taxes and obtaining prompt determination letters from the Internal Revenue Service and the Illinois Department of Revenue.

The Trustee reviewed the claims filed in this case.

Form 1 **Individual Estate Property Record and Report Asset Cases**

Case Number: 05-57953 CPJ

Case Name:

FETYOU, HERMIZ Z.

Trustee: (330500)

BRADLEY J. WALLER

Filed (f) or Converted (c): 10/15/05 (f)

02/02/06 §341(a) Meeting Date:

Period Ending: 09/07/08 **Claims Bar Date:** 05/02/06

Ref.#	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=§554(a) abandon. DA=§554(c) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	CASH ON HAND	50.00	0.00	DA	0.00	FA
2	HOUSEHOLD GOODS	400.00	0.00	DA	0.00	FA
3	WEARING APPAREL	200.00	0.00	DA	0.00	FA
4	FETYOU, INC. D/B/A "QUIZNOS SUBS"	2,000.00	16,197.13		16,197.13	FA
5	2005 HONDA ACCORD-LEASED	0.00	0.00	DA	0.00	FA
6	REFUND ON DIRECT BILL ACCOUNT 3005332604 (u)	0.00	999.75		999.75	FA
Int	INTEREST (u)	Unknown	N/A		243.16	Unknown
7	Assets Totals (Evoluding unknown values)	\$2,650,00	¢17 106 99		\$17.440.04	\$0.00

Assets **Totals** (Excluding unknown values) \$2,650.00 \$17,196.88 \$17,440.04 \$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): December 31, 2006

Current Projected Date Of Final Report (TFR): September 7, 2008 (Actual)

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Form 2 Cash Receipts And Disbursements Record

Case Number:05-57953 CPJTrustee:BRADLEY J. WALLER (330500)Case Name:FETYOU, HERMIZ Z.Bank Name:JPMORGAN CHASE BANK, N.A.

Account: ***-****30-65 - Money Market Account

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Taxpayer ID #: 13-7487599 **Blanket Bond:** \$5,000,000.00 (per case limit)

Period Ending: 09/07/08 Separate Bond: N/A

1	2	3	4		5	6	7
Trans.	{Ref #} /				Receipts	Disbursements	Money Market
Date	Check #	Paid To / Received From	Description of Transaction	T-Code	\$	\$	Account Balance
12/05/05	{4}	American Auction Associates, Inc.	Gross Auction Proceeds-Sale of Equipment	1129-000	16,078.00		16,078.00
12/05/05	{4}	Discover Bank	Payment for Novus Transactions	1129-000	19.13		16,097.13
12/05/05	{4}	TQSCII LLC	Data Gathering Award	1129-000	100.00		16,197.13
12/30/05	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	6.64		16,203.77
01/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.7000%	1270-000	9.13		16,212.90
02/09/06	1001	American Auction Associates, Inc	Payment for services rendered per court order of 02/02/2006	3610-000		2,267.65	13,945.25
02/28/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.7000%	1270-000	8.10		13,953.35
03/15/06	{6 }	CNA Continental Casualty Company	Refund on Direct Bill Account	1221-000	999.75		14,953.10
03/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.7000%	1270-000	8.59		14,961.69
04/28/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	9.47		14,971.16
05/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	10.18		14,981.34
06/30/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	9.85		14,991.19
07/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	10.19		15,001.38
08/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	10.20		15,011.58
09/29/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	9.54		15,021.12
10/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	10.53		15,031.65
11/30/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	9.88		15,041.53
12/29/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	9.55		15,051.08
01/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	10.03		15,061.11
02/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	7.50		15,068.61
03/01/07	1002	Klein, Stoddard, Buck, Waller, & Lewis LLC	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 01/31/2007 FOR CASE #05-57953	2300-000		12.30	15,056.31

Subtotals: \$17,336.26 \$2,279.95

Form 2 Cash Receipts And Disbursements Record

Case Number:05-57953 CPJTrustee:BRADLEY J. WALLER (330500)Case Name:FETYOU, HERMIZ Z.Bank Name:JPMORGAN CHASE BANK, N.A.

Account: ***-****30-65 - Money Market Account

Page: 2

Taxpayer ID #: 13-7487599 **Blanket Bond:** \$5,000,000.00 (per case limit)

Period Ending: 09/07/08 Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Money Market Account Balance
03/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	8.04		15,064.35
04/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	8.31		15,072.66
05/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	8.31		15,080.97
06/29/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	7.78		15,088.75
07/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	8.59		15,097.34
08/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	8.33		15,105.67
09/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	7.52		15,113.19
10/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	8.87		15,122.06
11/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	7.86		15,129.92
12/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	7.70		15,137.62
01/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.3000%	1270-000	6.92		15,144.54
02/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2500%	1270-000	3.10		15,147.64
03/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	2.81		15,150.45
04/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	2.11		15,152.56
05/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	1.89		15,154.45
06/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	1.92		15,156.37
07/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	1.92		15,158.29
08/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	1.80		15,160.09

Subtotals: \$103.78 \$0.00

Form 2 **Cash Receipts And Disbursements Record**

Case Number: 05-57953 CPJ

FETYOU, HERMIZ Z. Case Name:

13-7487599 Taxpayer ID #:

Period Ending: 09/07/08

Trustee: BRADLEY J. WALLER (330500) JPMORGAN CHASE BANK, N.A. **Bank Name:**

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\$15,160.09

-*30-65 - Money Market Account Account: \$5,000,000.00 (per case limit) Blanket Bond:

\$17,440.04

\$2,279.95

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Money Market Account Balance
			ACCOUNT TOTALS		17,440.04	2,279.95	\$15,160.09
			Less: Bank Transfers		0.00	0.00	
			Subtotal		17,440.04	2,279.95	
			Less: Payments to Del	otors		0.00	
			NET Receipts / Disbursen	nents	\$17,440.04	\$2,279.95	
					Net	Net	Account
			TOTAL - ALL ACCOUNTS		Receipts	Disbursements	Balances
			MMA # ***-****30-65		17,440.04	2,279.95	15,160.09

{} Asset reference(s) Printed: 09/07/2008 03:59 PM Case 05-57953 Doc 34 Filed 09/21/08 Entered 09/21/08 10:13:11 Desc Main Document Page 8 of 14

IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

IN RE: FETYOU, HERMIZ Z. Debto)))) or(s)	CHAPTER 7 CASE CASE NO. 05-57953 CPI JUDGE JACQUELINE P	
	DISTRIBUTION	REPORT	
I, BRADLEY J. WALLER, 7 Clerk of the Bankruptcy Court and have propose to make the following distributes SUMMARY OF DISTRIBUTE	ve examined all ordetion:	•	
Secured Claims		\$	0.00
Chapter 7 Administrative Expe	enses:	\$	3,865.87
Chapter 11 Administrative Exp	penses:	\$	0.00
Priority Claims (507(a)(2)-(a)((7)):	\$	0.00
Secured Tax Liens:		\$	0.00
Priority Tax Claims:		\$	0.00
Other Priority Claims (507(a)((9)):	\$	0.00
General Unsecured Claims:		\$	11,294.22

TOTAL AMOUNT TO BE DISTRIBUTED:

\$ 15,160.09

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DISTRIBUTION REPORTS

1.	TYPE OI	FCLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
Secur	red Claims		\$0.00	0.00%
CLA		CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
2.	TYPE OI	F CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
(Chap costs		1 §507(a)(1) f administration including court astee quarterly fees pursuant to 28	\$3,865.87	100.00%
CLA NUM	IM IBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
		BRADLEY J. WALLER	2,494.00	2,494.00
		BRADLEY J. WALLER	390.62	390.62
		EDWIN J. BROOKS	981.25	981.25
3.	TYPE OI	F CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
		§507(a)(1) (Debtor-in-possession	\$0.00	0.00%
CLA	administrati IM IBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
4.	TYPE OI	F CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
	_	claims arising in involuntary cases ant to \$502(f)	\$0.00	0.00%
CLA NUM	IM IBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT

	TOTAL	FINAL
\$1,950.00 CLAIM NUMBER CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
8. TYPE OF CLAIMS 507(a)(6) - Deposits by consumers to the extent of	TOTAL AMOUNT OF CLAIMS \$0.00	FINAL DIVIDEND%
CLAIM NUMBER CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
§507(a)(5) - Farmers' and Fishermen's claims to the extent of \$4,300.00	\$0.00	0.00%
7. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
CLAIM NUMBER CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
§507(a)(4) - Contributions to Employee Benefit Funds	\$0.00	0.00%
6. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
CLAIM NUMBER CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
§507(a)(3) - Wages, salaries or commissions limited to \$4,300.00	\$0.00	0.00%
5. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%

DISTRIBUTION REPORTS

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507(a)(7) - Alimony CLAIM NUMBER CREDITOR	\$0.00 ALLOWED AMOUNT	0.00% DIVIDEND AMOUNT
10. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§724(b) - Tax Liens	\$0.00	0.00%
CLAIM NUMBER CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
11. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§507(a)(8) - Tax claims excluding fines and penalties	\$0.00	0.00%
CLAIM NUMBER CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
12. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§507(a)(9) - Capital Commitments to FDIC, et al.	\$0.00	0.00%
CLAIM NUMBER CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
13. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§726(a)(2) - General Claims (To be paid pro-rata after costs of administration and priority claims are paid in full)	\$83,929.12	13.46%
CLAIM	ALLOWED	DIVIDEND

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DISTRIBUTION REPORTS

NUMBER	CREDITOR	AMOUNT	AMOUNT
1	Lord & Taylor	750.57	101.00
2	Discover Bank/Discover Financial Services	4,709.41	633.74
3	Chase Bank USA, N.A.	4,315.48	580.73
4	Chase Bank USA, N.A.	10,671.18	1,436.01
5	Chase Bank USA, N.A.	8,131.80	1,094.28
6	American Express Centurion Bank	3,086.46	415.34
7	Protection One	104.85	14.11
8	MBNA America Bank N.A.	30,215.30	4,066.03
9	Citibank (South Dakota) NA	8,371.45	1,126.53
10	Citibank (South Dakota) NA	6,734.93	906.31
11	Citibank (South Dakota) NA	6,837.69	920.14
14. TYPE	OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
Subordinated unsecured claims		\$0.00	0.00%
CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
15. TYPE	OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§726(a)(3) - Late unsecured claims		\$0.00	0.00%
CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
16. TYPE	OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%

EXHIBIT D

DISTRIBUTION REPORTS

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§726(a)(4) - Fines/penalties			\$0.00	0.00%
CLAIM NUMBER	CREDITO	R	ALLOWED AMOUNT	DIVIDEND AMOUNT
17. TYPE	OF CLAIMS	AMO	TOTAL OUNT OF CLAIMS	FINAL DIVIDEND%
§726(a)(5) - Interest			\$0.00	0.00%
CLAIM NUMBER	CREDITO	R	ALLOWED AMOUNT	DIVIDEND AMOUNT
18. TYPE	OF CLAIMS	AMO	TOTAL OUNT OF CLAIMS	FINAL DIVIDEND%
§726(a)(6) - Su	rplus to Debtor		\$0.00	0.00%
CLAIM NUMBER	CREDITO	R	ALLOWED AMOUNT	DIVIDEND AMOUNT
	llowing claims are no ave been withdrawn b	ot included in the distribution of the claimant:	on because they have b	een disallowed by
		CDEDITOR		DICALLOWED
TYPE OF CLAIM	CLAIM NUMBER	CREDITOR AND ADDRESS	AMOUNT OF CLAIM	DISALLOWED /WITHDRAWN (DESIGNATE)
TYPE OF CLAIM	NUMBER	AND	OF CLAIM	/WITHDRAWN (DESIGNATE)

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PROFESSIONAL FEES AND EXPENSES

	Previously Allowed	Pending Compensation Applications	Fees & Expenses Total
Attorney for Trustee	0.00	0.00	0.00
Accountant for Trustee Lee G. Schwendner, CPA DiGiovine, Hnilo, Jordan & Johnson 2570 Foxfield Road, Suite 301 St. Charles, IL 60174	0.00	981.25	981.25
Auctioneer for Trustee Don Dodge American Auction Associates, Inc. 8515 South Thomas Avenue Bridgeview, IL 60455	2,267.65	0.00	2,267.65
Attorney for Debtor C. Dean Matsas C. Dean Matsas & Associates 5153 N. Broadway Chicago, IL 60640	2,291.00	0.00	2,291.00
Other Professionals Bradley J. Waller, Trustee Klein, Stoddard, Buck, Waller & Lewis 2045 Aberdeen Court Sycamore, IL 60178	0.00	2,884.62	2,884.62
TOTAL	\$4,558.65	\$3,865.87	\$ 8,424.52